

Honorable Robert D. Drain
United States Bankruptcy Court

Re: Delphi motion to terminate employer paid health care and life insurance benefits

As a 34 year employee of Harrison Radiator Div of GMC now Delphi Thermal I was encouraged by the company to retire. My retirement incentive was the promise that life insurance benefits would continue and health care benefits would be provided until age 65. At age 65 I would be required to join Medicare but Delphi paid health care benefits would continue to be provided to my wife until she became age 65 (5 more years).

All personal financial matters considered I retired Jan 1, 2007 at age 60.

Had I not been promised the health care and life insurance benefits in retirement I would not be financially able to retire and would have continued my employment with Delphi until age 65. At age 65 I would be able to continue my heath care insurance through Medicare and start Social Security benefits.

Delphi is obligated to continue providing these benefits for the following reasons:

Verbal contract (agreement to provide such services)

Ethically: for encouraging my retirement and making it financially possible only with the promise these services would continue to be provided.

Morally: for providing Delphi 34 years of dedicated service.

Financially: for providing Delphi immeasurable required unpaid overtime via 1 hr – 2 hr daily overtime. I have 40 years of service in work hours but only 34 years of actual seniority.

Negative financial impact to Delphi for such action: 15,000 Delphi retirees obligated to purchase Delphi Customer vehicles, namely GM, now not obligated to purchase these vehicles.

Negative financial impact to GM for Delphi action: 15,000 Delphi retirees not obligated to purchase GM vehicles. Retirees love their cars and are well aware of the quality gap, cost gap, vehicle safety gap, along with competitor vehicle practicality of size, average fuel efficiency, and visual appearance. That and the history of dealing with GM Dealers make the thought of purchasing a vehicle other than GM very appealing.

15,000 Delphi retirees equates to a much larger number of GM dedicated customers. Personally, I have 1 brother, 1 sister in law, 3 children, 1 son in law, 1 niece, 1 nephew that are also dedicated GM owners. Extrapalate that to 15,000

retired employees and that equates to 120,000 dedicated GM customers no longer dedicated to GM.

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